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Case 08-14609 Doc 1 B1 (Official Form 1) (1/08)	Filed 06/06/08 Document	Entered 06/06/08 13:49:2 Page 1 of 40	24 Desc Main
	es Bankruptcy Co n District of Illino		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle Glen, Christine M.	e):	Name of Joint Debtor (Spouse) (Last, First.	, Middle):
All Other Names used by the Debtor in the last 8 years		All Other Names used by the Joint Debtor	in the last 8 years

1101 ti	ierii Distric	t or mino	15					
Name of Debtor (if individual, enter Last, First, Middle): Glen, Christine M.				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
				of Soc. Sec. one, state all):	or Individual-Ta	xpayer I.D. (ITI	N) No./Complete EIN	
Street Address of Debtor (No. and Street, City, a 882 Blackburn Street	and State)		Street Address of Joint Debtor (No. and Street, City, and State					
Gurnee, IL	ZIPCO 600	DDE D31	ZIPCODE					
County of Residence or of the Principal Place of Business:			County	of Res	idence or of th	ne Principal Pla	ce of Business:	
Lake Mailing Address of Debtor (if different from stre	et address):		Mailing	Addre	ess of Joint De	btor (if differen	t from street add	lress):
	amoo	.D.E	-					ZIDGODE.
Location of Principal Assets of Business Debtor	ZIPCC		pove).					ZIPCODE
Location of Timelpar Assets of Business Debtor	(ii different from s	areet address a	oove).					ZIPCODE
Type of Debtor (Form of Organization) (Check one box)	(Check one box) Health Care B	e of Business			Chapter	the Petition	is Filed (Check	one box)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	11 U.S.C. § 10	Real Estate as def 01 (51B)	ined in		Chapter	. 9 L	Chapter 15 Position of Recognition of Main Proceed	of a Foreign
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker				Chapter 12 Chapter 15 Petition for			etition for
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity B				Chapter 13 Recognition of a Foreign Nonmain Proceeding			
	Other					Natur (Checare primarily co	re of Debts ek one box)	
	Tax-Exempt Entity (Check box, if applicable)				debts, d	are primarily co lefined in 11 U.) as "incurred b	S.C.	Debts are primarily business debts
	Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)		nnization 1 States		individ	ual primarily fo al, family, or ho	ra	
Filing Fee (Check one b	,	internar Revenue	<u> </u>			Chapter 11 D	ehtors	
Full Filing Fee attached	,		Debtor is a small business as defined in 11 U.S.C. § 101(51D)					
Filing Fee to be paid in installments (Application	shle to individuals	only) Must at	tach [Del		nall business as	defined in 11 U	J.S.C. § 101(51D)
signed application for the court's consideration to pay fee except in installments. Rule 1006	on certifying that the	ne debtor is una		☐ Del	btor's aggrega		nt liquidated deb e less than \$2,19	ots (excluding debts
_			-		all applicable		e less than \$2,19	0,000
Filing Fee waiver requested (applicable to chattach signed application for the court's cons			A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or			n from one or		
							11 U.S.C. § 11	
Statistical/Administrative Information Debtor estimates that funds will be available for dist	ribution to unsecured	l creditors						THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is of distribution to unsecured creditors.			paid, there	will be	no funds availat	ble for		
Estimated Number of Creditors								
1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,00 25,00		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets So to \$50,001 to \$100,001 to \$500,001	\$1,000,001	\$10,000,001	\$50,000,0	001	\$100,000,001	\$500,000,001	More than	
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 million	to \$50 million	to \$100 million		to \$500 million	to \$1 billion	\$1 billion	
Estimated Liabilities	\$1,000,001	\$10,000,001	\$50,000.0	001	\$100,000,001	\$500,000,001	More then	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	001	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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B1 (Official Ta	se 1081114609 Doc 1 Filed 06/06/0		24 Desc Main Page 2			
Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page 2 of 40 Name of Debtor(s): Christine M. Glen				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)	·			
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
)	ankruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	Exhib				
(To be completed i	if debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar				
10K and 10Q) with	h the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
 		//X mark To Market	T C 2000			
Exhibit A	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	June 6, 2008 Date			
l _	wn or have possession of any property that poses or is alleged Exhibit C is attached and made a part of this petition.	ibit C d to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit I	d by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)			
		arding the Debtor - Venue				
ಶ	(Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate, ş	general partner, or partnership pending in this E	District.			
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will b	ted States but is a defendant in an action or proc	eeding [in federal or state			
	Certification by a Debtor Who Resi (Check all ap	ides as a Tenant of Residential Prop	erty			
	Landlord has a judgment for possession of debtor's resid	•)			
	(Name of I	landlord that obtained judgment)	<u></u>			
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for					
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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Case 08-14609 De	oc 1 Filed 06/06/08	Entered 06/06/08 13:49:24	Desc Main			
B1 (Official Form 1) (1/08)	Document	Page 3 of 40	Page 3			
Voluntary Petition		Name of Debtor(s):				
(This page must be completed and file		Christine M. Glen				
	Signa	atures				
Signature(s) of Debtor(s) (I	ŕ	Signature of a Foreign R	lepresentative			
I declare under penalty of perjury that the instrue and correct. [If petitioner is an individual whose debts are	re primarily consumer debts and	I declare under penalty of perjury that the info				
has chosen to file under chapter 7] I am awar chapter 7, 11, 12, or 13 of title 11, United St available under each such chapter, and choos [If no attorney represents me and no bankrup	ates Code, understand the relief se to proceed under chapter 7.	is true and correct, that I am the foreign representation proceeding, and that I am authorized to file this (Check only one box.)				
petition] I have obtained and read the notice						
I request relief in accordance with the chapte Code, specified in this petition.	er of title 11, United States	I request relief in accordance with chapt Code. Certified copies of the documents rattached.				
V / Cl M Cl		Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A c recognition of the foreign main proceeding	certified copy of the order granting			
X /s/ Christine M. Glen	<u> </u>					
Signature of Debtor		X				
v		(Signature of Foreign Representative)				
XSignature of Joint Debtor						
		(Printed Name of Foreign Representative))			
Telephone Number (If not represented by	/ attorney)					
June 6, 2008		(Date)				
Date		(Date)				
Signature of Attor	ney*					
X /s/ James T. Magee		Signature of Non-Attorney Po	etition Preparer			
Signature of Attorney for Debtor(s)		I declare under penalty of perjury that: 1) I am	a bankruptcy petition preparer			
JAMES T. MAGEE 1729446		as defined in 11 U.S.C. § 110, 2) I prepared the	his document for compensation,			
Printed Name of Attorney for Debtor(s)		and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,				
Magee, Negele & Associates, P.C	 	3) if rules or guidelines have been promulgate	ed pursuant to 11 U.S.C. § 110			
Firm Name		setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before document for filing for a debtor or accepting any fee from the debtor, as				
444 North Cedar Lake Road						
Address		required in that section. Official Form 19 is at	ttached.			
Round Lake, Illinois 60073						
_(847) 546-0055		Printed Name and title, if any, of Bankruptcy	Petition Preparer			
Telephone Number						
June 6, 2008		Social Security Number (If the bankruptcy pe state the Social Security number of the officer	tition preparer is not an individual, r. principal, responsible person or			
Date *In a case in which § 707(b)(4)(D) applies, th	sis signatura also constitutos a	partner of the bankruptcy petition preparer.) (
certification that the attorney has no knowleds						
information in the schedules is incorrect.		Address				
Signature of Debtor (Corpora	ation/Partnership)	1				
I declare under penalty of perjury that the ir	nformation provided in this petition	v				
is true and correct, and that I have been auth behalf of the debtor.	iorized to file this petition on	X				
The debtor requests relief in accordance with		Date				
United States Code, specified in this petition X		Signature of bankruptcy petition preparer or person, or partner whose Social Security nur				
XSignature of Authorized Individual		Names and Social Security numbers of all or assisted in preparing this document unless th not an individual:				
Printed Name of Authorized Individual		If more than one person prepared this docume conforming to the appropriate official form to				
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply	with the provisions of title 11			
Date		and the Federal Rules of Bankruptcy Procedure m imprisonment or both 11 U.S.C. §110; 18 U.S.C. §				

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Christine M. Glen	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from th agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Christine M. Glen CHRISTINE M. GLEN
Date: June 6, 2008

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Christine M. Glen		Case No	

SCHEDULE A - REAL PROPERTY

Desc Main

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tot	1	0.00	

(Report also on Summary of Schedules.)

Debtor

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Desc Main

In re Christine M. Glen

Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking Account Consumers Coop Credit Union Deposits of Money Great Lakes Credit Union		50.00 2,000.00
 Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, including audio, video, and computer equipment. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X	Couch, Chair, Television, VCR, and DVD Player Stereo, Lamps and Bedroom Sets Kitchen Appliances, Kitchen Table and Chairs		360.00 625.00 150.00
Wearing apparel. Furs and jewelry.		Wearing Apparel Jewelry		500.00 200.00
8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer.	X	Digital Camera		25.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		Bright Start College Savings Plan		2,075.00

Document

In re	Christine M. Glen	Case No.
_	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	401K Plan Smith Barney		38,080.00
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
	2001 Ford Focus (60,000 miles)		3,000.00
X			
X			
	X X X X X X X X	ONE DESCRIPTION AND LOCATION OF PROPERTY 401K Plan Smith Barney X X X X X X X X X X X X X X X X X X	### A01K Plan Smith Barney X

Debtor

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(If known)

In re	Christine M. Glen	Case No.	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	'	continuation sheets attached Tot	'	\$ 47,065.00

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In re	Christine M. Glen	Case No	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2)
11 U.S.C. § 522(b)(3)

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking Account	735 ILCS 5/12-1001(b)	50.00	50.00
Couch, Chair, Television, VCR, and DVD Player	735 ILCS 5/12-1001(b)	360.00	360.00
Stereo, Lamps and Bedroom Sets	735 ILCS 5/12-1001(b)	625.00	625.00
Kitchen Appliances, Kitchen Table and Chairs	735 ILCS 5/12-1001(b)	150.00	150.00
Wearing Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Jewelry	735 ILCS 5/12-1001(b)	200.00	200.00
Digital Camera	735 ILCS 5/12-1001(b)	25.00	25.00
401K Plan	735 ILCS 5/12-1006	38,080.00	38,080.00
2001 Ford Focus (60,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	3,000.00
Deposits of Money	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Bright Start College Savings Plan	735 ILCS 5/12-1001(j)	2,075.00	2,075.00

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B6D (Official Form 6D) (12/07)

In re _	Christine M. Glen	 Case No.	
	Debtor	 (If kno	own)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5001			Lien: Automobile Loan					330.00
Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119			Security: 2001 Ford Focus				3,330.00	550,55
			VALUE \$ 3,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			(Total o		is pa	ige)	\$ 3,330.00	\$ 330.00
$ \begin{array}{c c} \text{Total} \searrow & 3,330.00 & 330.00 \\ \text{(Use only on last page)} & & & & \\ \end{array} $						\$ 330.00		

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Christine M. Glen	. Case No.	
	Debtor	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions of credit in an involuntary case
--	---

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Christine M. Glen	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	rman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gove	ernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Inst	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, t U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor	r vehicle or vessel while the debtor was intoxicated from using
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years th	nereafter with respect to cases commenced on or after the date of
adjustment.	

0 continuation sheets attached

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Document

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B6F (Official Form 6F) (12/07)

In re	Christine M. Glen	,	Case No.	
	Debtor			(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9475 Citibank P. O. Box 6241 Sioux Falls, SD 57117			Balance on Account				23,075.00
ACCOUNT NO. 2489 Discover Financial P. O. 15316 Wilmington, DE 19850			Balance on Account				14,955.00
ACCOUNT NO. 2489 Discover Financial P. O. Box 3025 New Albany, OH 43054							Notice Only
ACCOUNT NO. 9475 GC Services Limited 6330 Gulfton Houston, TX 77081							Notice Only
continuation sheets attached Subtotal ➤ \$ 38,030.00							
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-14609 Doc 1 Filed 06/06/08 Entered 06/06/08 13:49:24 Desc Main Document Page 16 of 40

B6F (Official Form 6F) (12/07) - Cont.

In re	Christine M. Glen		Case No	
	1	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0053 GEMB/Steinhafels P. O. Box 981439 El Paso, TX 79998			Balance on Account				1,274.00
ACCOUNT NO. 5651 US Dept Of Education 501 Bleecker Street Utica, NY 13501			Student Loan				3,193.00
ACCOUNT NO. 5651 US Dept Of Education P. O. Box 5609 Greenville, TX 75403							Notice Only
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total \$ 4,467.00 \$ 42,497.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-14609 B6G (Official Form 6G) (12/07)	Doc :
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Christine M. Glen	Case No.	
Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Daniel Hart	Residence Lease

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Debtor

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor's Marital

In re_	Christine M. Glen	Case	
	Debtor	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: Single	RELATIONSHIP(S): son, daughter		AGE(S): 8,	4	
Employment:	DEBTOR		SPOUSE		
Occupation	Customer Service Trainer				
Name of Employer	Wonder Lic				
How long employed					
Address of Employer	Libertyville, IL 60048		N.A.		
NCOME: (Estimate of avera	ge or projected monthly income at time case filed)	Γ	EBTOR	SPO	OUSE
. Monthly gross wages, sala		\$	4,390.18	\$	N.A.
(Prorate if not paid mo		Ψ			
Estimated monthly overting	me	\$	0.00	\$	N.A.
. SUBTOTAL		\$	4,390.18	\$	N.A.
LESS PAYROLL DEDUC	CTIONS				
a. Payroll taxes and soc	ial coourity	\$_	965.83	\$	N.A.
b. Insurance	iai security	\$	638.61	\$	N.A.
c. Union Dues		\$_	0.00	\$	N.A.
d. Other (Specify:) \$_	0.00	\$	N.A.
SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$_	1,604.44	\$	N.A.
TOTAL NET MONTHLY	TAKE HOME PAY	\$_	2,785.74	\$	N.A.
Pagular income from one	ration of business or profession or farm	\$	0.00	\$	N.A.
(Attach detailed statemen		Ψ_		Ψ	
. Income from real property		\$_	0.00	\$	N.A.
. Interest and dividends	,	\$_	0.00	\$	N.A.
	or support payments payable to the debtor for the				
debtor's use or that of dep		\$ _	240.00	\$	N.A.
1. Social security or other g	government assistance	\$	0.00	\$	N.A.
(Specify)		Ψ_	0.00	Ψ	14.71.
2. Pension or retirement in	come	\$_	0.00	\$	N.A.
Other monthly income		\$	0.00	\$	N.A.
(Specify)			0.00	\$	N.A.
4. SUBTOTAL OF LINES	7 THROUGH 13	\$_	240.00	\$	N.A.
5. AVERAGE MONTHLY	INCOME (Add amounts shown on Lines 6 and 14)	\$_	3,025.74	\$	N.A.
	E MONTHLY INCOME (Combine column totals		\$	3,025.74	_
from line 15)		(Report also on Summar	y of Schadulas	and if ann	licable
		on Statistical Summary			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Means Test income is slightly higher than current average income because of December bonus.

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Docum	nent Page 20 of 40
In re Christine M. Glen	Case No(if known)
Debtor	(if known)
SCHEDULE J - CURRENT EXP	ENDITURES OF INDIVIDUAL DEBTOR(S)
	projected monthly expenses of the debtor and the debtor's family at time case nually, or annually to show monthly rate. The average monthly expenses come allowed on Form 22A or 22C.
Check this box if a joint petition is filed and debtor's spot labeled "Spouse."	use maintains a separate household. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile	home) \$1,000.00
a. Are real estate taxes included? Yes _	No
b. Is property insurance included? Yes _	No
2. Utilities: a. Electricity and heating fuel	\$250.00
b. Water and sewer	\$25.00
c. Telephone	\$0.00
d. Other <u>Cable and Internet</u>	\$
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$375.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$450.00
8. Transportation (not including car payments)	\$375.00
9. Recreation, clubs and entertainment, newspapers, magazines, et	sc. \$50.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home morts	gage payments)
a. Homeowner's or renter's	\$20.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$90.00
e Other	2000

5. Clothing	\$100.00_
6. Laundry and dry cleaning	\$50.00_
7. Medical and dental expenses	\$450.00_
8. Transportation (not including car payments)	\$375.00_
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00_
10.Charitable contributions	\$0.00_
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$20.00_
b. Life	\$0.00_
c. Health	\$0.00_
d.Auto	\$90.00_
e. Other	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$0.00_
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$182.00_
b. Other Student Loan	\$66.00_
c. Other Child Care	\$230.00_
14. Alimony, maintenance, and support paid to others	\$0.00_
15. Payments for support of additional dependents not living at your home	\$0.00_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00_
17. Other Bankruptcy Attorneys Fees	\$200.00_
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$3,593.00_
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of t	his document:
None	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,025.74
b. Average monthly expenses from Line 18 above	\$3,593.00_
c. Monthly net income (a. minus b.)	\$567.26

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Christine M. Glen		Case No.	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 47,065.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 3,330.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 42,497.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,025.74
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,593.00
тот	FAL	14	\$ 47,065.00	\$ 45,827.00	

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In re	Christine M. Glen	Case No
	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 3,193.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,193.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 3,025.74
Average Expenses (from Schedule J, Line 18)	\$ 3,593.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,692.99

State the Following:

State the I onowing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 330.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 42,497.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 42,827.00

	Christine W. Gien		
In re		Case No	
	Debtor	(If known)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read to are true and correct to the best of my knowledge, information	the foregoing summary and schedules, consisting of sheets, and that they n, and belief.
Date _ June 6, 2008	Signature: /s/ Christine M. Glen
	Debtor:
Date	Signature: Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-A	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this 110(h) and 342(b); and, (3) if rules or guidelines have been pro	cy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for document and the notices and information required under 11 U.S.C. §§ 110(b), smulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable to fithe maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title who signs this document.	e (if any), address, and social security number of the officer, principal, responsible person, or partner
Address X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or	r assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional signed sh	reets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 of 18 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PER	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
or an authorized agent of the partnership] of the	dent or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor e foregoing summary and schedules, consisting of sheets (total ect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnersh	ip or corporation must indicate position or relationship to debtor.]

Case 08-14609

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Christine M. Glen	Case No.	
-		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2008	\$22,218.60	Employment	
2007	\$42,157.00	Employment	
2006	\$43,435.00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2008 \$ 960.00 Child Support 2007 \$2,880.00 Child Support

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILI OWING
Current monthly rental and car payments			
Mechanic / Auto Body Shop	May, 2008	\$768.00	None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

AND RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T. Magee \$800.00

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073 Payor: Debtor

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Russell and Maria Theine Kenosha, Wisconsin Relationship: None February 1, 2008

Debtor's Former Residence at 9828 - 69th St, Kenosha, WI Sale Price \$172,900 / Closing Costs

\$183,225

(\$-10,670 net proceeds paid to

close)

Claudio Jiron Chicago, Illinois Relationship: None October, 2006

2003 Ford Taurus Sold for Value: \$2,000

(Vehicle in poor running condition having been damaged in collision

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

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NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Consumers Coop Credit Union Bank Account Closing Balance: zero February, 2008

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

None	all premises which th	ebtor s moved within the three years immediately pr the debtor occupied during that period and vaca led, report also any separate address of either sp	ted prior to the commencement of this case.
	ADDRESS	NAME USED	DATES OF OCCUPANC
	69th Street ha, Wisconsin	Same Name	January 23, 2008
None	Arizona, California, within eight years in	es or resided in a community property state, co Idaho, Louisiana, Nevada, New Mexico, Puer Inmediately preceding the commencement of Idaho resides or resided with the deb	to Rico, Texas, Washington, or Wisconsin) the case, identify the name of the debtor's
	NAME		
A	former Spouse: dam Glen Visconsin		

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in $11\ U.S.C.\ \S\ 101.$

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

Case 08-14609 Doc 1 Filed 06/06/08 Entered 06/06/08 13:49:24 Desc Main Document Page 32 of 40

	ect.	the foregoing statement of financial affairs and any
June 6, 2008	Signature	/s/ Christine M. Glen
	of Debtor	CHRISTINE M. GLEN
	ontinuation sheets	attached
Penalty for making a false statement: Fine	of up to \$500,000 or i	nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
DEGLADATION AND GYONATIVE	NE NON ATTORNEY	DANY DANY DESTRUCTION DEPT (C. 14 Y C C. 6 44
eclare under penalty of perjury that: (1) I am a bankr asation and have provided the debtor with a copy of the	uptcy petition preparer his document and the no 11 U.S.C. § 110 setting	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110 as defined in 11 U.S.C. § 110; (2) I prepared this document for strices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); g a maximum fee for services chargeable by bankruptcy petitions are document for filing for a debtor or according any fee from the
ers, I have given the debtor notice of the maximum and as required in that section.	ount before preparing a	any document for fining for a debtor of accepting any fee from the
as required in that section. or Typed Name and Title, if any, of Bankruptcy Petitic	on Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
as required in that section. or Typed Name and Title, if any, of Bankruptcy Petitic	on Preparer	
as required in that section. or Typed Name and Title, if any, of Bankruptcy Petition nkruptcy petition preparer is not an individual, state the name,	on Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
as required in that section. or Typed Name and Title, if any, of Bankruptcy Petitic inkruptcy petition preparer is not an individual, state the name, who signs this document.	on Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
or Typed Name and	ection. I Title, if any, of Bankruptcy Petition are is not an individual, state the name,	ection. I Title, if any, of Bankruptcy Petition Preparer arer is not an individual, state the name, title (if any), address, and

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

Form B8 (Officia Carse) 08-14609 Doc 1 Filed 06/06/08 Entered 06/06/08 13:49:24 Desc Main Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Christine M. Glen	,	Case No.			
	Debtor		Chapter	7	
CHA	PTER 7 INDIVIDUAL DEB	TOR'S STATEM	IENT OF INTE	NTION	
I have filed a schedule	of assets and liabilities which incl of executory contracts and unexpi wing with respect to the property of	red leases which inc	cludes personal proj	perty subject to an u	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2001 Ford Focus (60,000 mil	Consumers Coop Credit		\		V
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					

Date:	June 6, 2008	/s/ Christine M. Glen	
		Signature of Debtor	CHRISTINE M. GLEN

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CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defin and have provided the debtor with a copy of this document and the notices and required unhave been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services notice of the maximum amount before preparing any document for filing for a debtor or according to the description of the maximum amount before preparing any document for filing for a debtor or according to the description of the maximum amount before preparing any document for filing for a debtor or according to the description of the debtor of the description of the debtor of t	nder 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title principal responsible person or partner who signs this document.	(if any), address, and social security number of the officer,
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared or ass preparer is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
Addicss.	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	
Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Christine M. Glen	x/s/ Christine M. Glen June 6, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

Christine M. Glen Chapte	
	RIX
VERIFICATION OF MAILING MAT	
The above-named Debtor(s) hereby verifies that the attrue and correct to the best of my (our) knowledge.	ttached list of creditors is
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055 Case 08-14609 Doc 1 Filed 06/06/08 Entered 06/06/08 13:49:24 Desc Main Document Page 38 of 40

Citibank P. O. Box 6241 Sioux Falls, SD 57117

Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119

Daniel Hart

Discover Financial P. O. 15316 Wilmington, DE 19850

Discover Financial P. O. Box 3025 New Albany, OH 43054

GC Services Limited 6330 Gulfton Houston, TX 77081

GEMB/Steinhafels P. O. Box 981439 El Paso, TX 79998

US Dept Of Education 501 Bleecker Street Utica, NY 13501

US Dept Of Education P. O. Box 5609 Greenville, TX 75403 Case 08-14609 Doc 1 Filed 06/06/08 Entered 06/06/08 13:49:24 Desc Main Document Page 39 of 40

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United States Bankruptcy Court Northern District of Illinois

I	n re Christine M. Glen		Case I	No	
			Chapt	er <u>7</u>	
Γ	Debtor(s)				
	DISCLOSURE	E OF COMPENSATION OF A	ITORNEY FO	R DEBTOR	L
aı	n-named debtor(s) Indicate to de paid to me, for services ruptcy case is as follow s:				
F	or legal services, I have agreed to	o accept	\$	1,900.00	-
Р	rior to the filing of this statement	I have received	\$	371.00	-
В	Balance Due		\$	1,529.00	-
2. T	The source of compensation paid	to me was:			
	▼ Debtor	Other (specify)			
3. T	The source of compensation to be				
	▼ Debtor	Other (specify)			
. N	I have not agreed to share thates of my law firm.	ne above-disclosed compensation with	any other person	unless they a	re members and
of my l		bove-disclosed compensation with a cont, together with a list of the names of			
5. I	In return for the above-disclosed	fee, I have agreed to render legal ser	vice for all aspects	of the bankru	ptcy case, including:
; !	a. Analysis of the debtor's finance	cial situation, and rendering advice to the tition, schedules, statements of affair	the debtor in detern	mining whethe	r to file a petition in bankruptcy;
	• •	t-Petition Fee Agreement for pay	ment of Balance	Due, represe	entation of the Debtor at the
meet	ting of creditors and confirma	ation hearing, and any adjourned l	hearings thereof.		
6.	By agreement with the debtor(s)), the above-disclosed fee does not in	clude the following	services:	
		lversary proceedings and other co	_		
		CERTIFIC			
	Charles the foresting				· · · · · · · · · · · · · · · · · · ·
	debtor(s) in the bankruptcy pr	is a complete statement of any agreen roceeding.	ment or arrangeme	int for paymen	it to me for representation or the
	June 6, 2008		/s/ James T. Mag	ee	
	Date			Signature of A	ttorney
		J	Magee, Negele &	à Associates	, P.C.

Name of law firm

Case 08-14609 Dog NITE 19 6 PA/PG 8 A FINE 19 6 PA/PG 18 13:49:24 Desc Main NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

LASTLICIA	DIVISION
,	Chapter 7 Bankruptcy Case No.

Debtor(s).

IN RE:

Christine M. Glen

DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet						
PART A.		CLARATION OF PETITIONER completed in all cases.	Date:	_		
	, the und informa provided attorney I(we) un	tion I(we) have given my (our)attorney, including the electronically filed petition, statements, as sending the petition, statements, and address and that this DECLARATION must be filed.	or member, <i>hereby declare under penalty of perjury</i> that the ling correct social security number(s) and the information s, and schedules is true and correct. I(we) consent to my(our) and this DECLARATION to the United States Bankruptcy Correled with the Clerk in addition to the petition. I(we) understates case to be dismissed pursuant to 11 U.S.C. sections 707(a) and the control of the period of the peri) ourt ind		
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.					
			under chapter 7, 11, 12, or 13 of Title 11 United States Code; ach such chapter; I(we) choose to proceed under chapter 7; hapter 7.	;		
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.					
	I declare under penalty of perjury that the information provided in this petition is true and correct and the have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.					
	Signatui	re:	Signature:			

(Joint Debtor)

(Debtor or Corporate Officer, Partner or Member)